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*Ergo baud difficile est perituram arcessere summam  
Lancibus oppositis, vel matris imagine fractâ.*

Juv.



Have often amused myself with considering the mean and ridiculous shifts, to which the extravagant are sometimes reduced. When the certain supplies of a regular income are exhausted, they are obliged to cast about for ready cash, and set the invention to work in order to devise the means of repairing their finances. Such attempts to enlarge their revenue have frequently driven those, whose great souls would not be curbed by the straitness of their circumstances, into very uncommon undertakings: they have sent lords to *Arthur's*, and ladies to assemblies, or sometimes worse places. We may safely conclude, that whoever breaks through all œconomy, will soon discard honesty; though perhaps it might be deemed *Scandalum Magnatum* to aver, that prodigal men of quality have often sold their

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country

country to redeem their estates, and that extravagant ladies have been known to make up the deficiencies of their pin-money by pilfering and larceny.

But one of the first and chief resources of extravagance, both in high and low life, is the Pawnbroker's. I never pass by one of these shops without considering them as the repositories of half the jewels, plate, &c. in town. It is true, indeed, that the honest and industrious are sometimes forced to supply their necessities by this method: but if we were to enquire, to whom the several articles in these miscellaneous warehouses belong, we should find the greatest part of them to be the property of the idle and infamous among the vulgar, or the prodigal and luxurious among the great: and if, in imitation of the ancients, who placed the Temple of Honour behind the Temple of Virtue, propriety should be attempted in the situation of Pawnbrokers' shops, they would be placed contiguous to a gin-shop, as in the ingenious print of *Hogarth*, or behind a tavern, gaming-house, or bagnio.

Going home late last Saturday night, I was witness to a curious dialogue at the door of one of these houses. An honest journeyman carpenter, whose wife, it seems, had pawned his best cloaths, having just received his week's pay, was come to redeem them, that he might appear as fine as he usually did on Sunday: but it being past twelve o'clock, the man of the house, who kept up the conversation by means of a little grate in the door, refused to deliver them; though the poor carpenter begged hard for his holiday cloaths, as the morrow was *Easter Sunday*. This accident led me to reflect on the various persons in town, who carry on this kind of commerce with the Pawnbrokers, and gave occasion to the following Dream.

I was scarce asleep, before I found myself at the entrance of a blind alley, which was terminated by a little hatch; where I saw a vast concourse of people, of different ages, sex, and condition, going in and coming out. Some of these, I observed, as they went up, very richly

richly drest; and others were adorned with jewels and costly trinkets: but I could not help remarking, that at their return they were all divested of their finery; and several had even their gowns and coats stript off their backs. A lady, who strutted up in a rich brocaded suit, sneaked back again in an ordinary stuff night-gown; a second retreated with the loss of a diamond solitaire and pearl necklace; and a third, who had bundled up her whole stock of linen, scarce escaped with what she had upon her back. I observed several gentlemen, who brought their sideboards of plate, to be melted down, as it were, into current specie: many had their pockets disburthened of their watches; and some, even among the military gentlemen, were obliged to deliver up their swords. Others of the company marched up, heavy laden with pictures, household goods, and domestic utensils: one carried a spit; another brandished a gridiron; a third flourished a frying-pan; while a fourth brought to my remembrance the old sign of the Dog's Head in the Porridge-pot. I saw several trot up merrily with their chairs, tables, and other furniture: but I could not help pitying one poor creature among the rest, who, after having stript his whole house, even to his feather-bed, stalked along like a Lock-Patient, wrapt up in the blankets, while his wife accompanied him, doing penance in the sheets.

As I was naturally curious to see the inside of the receptacle, where all these various spoils were deposited, I stepped up to the hatch; and meeting a grave old gentleman at the threshold, I desired him to inform me what place it was, and what business was transacted there. He very courteously took me by the hand, and, leading me through a dark passage, brought me into a spacious hall, which he told me was the Temple of Usury, and that he himself was the chief priest of it. One part of this building was hung round with all kinds of apparel, like the sale-shops in *Monmouth Street*; another was strew'd with a variety of goods, and resembled the brokers' shops in *Harp Alley*; and another part was furnished with such an immense quantity of jewels and rich plate, that I should rather have fancied myself in the Church of the

Lady

Lady of *Loretto*. All these, my guide informed me, were the offerings of that croud, which I had seen resorting to this Temple. The Churches in Roman-Catholic countries have commonly a cross fixed upon them; the *Chinese* erect dragons and hang bells about their Pagods; and the *Turkish* Mosques have their peculiar hieroglyphics: but I could not help taking particular notice, that this Temple of Usury had its vestibule adorned with three wooden balls painted blue; the mystery of which, I was told, was as dark and unfathomable as the *Pythagorean* number, or the secret doctrines of *Trismegist*.

When I had in some measure satisfied my curiosity in taking a general survey of the Temple, my instructor led me to an interior corner of it, where the most splendid offerings were spread upon a large altar. This bauble, said he, shewing me an elegant sprig of diamonds, is an aigret, sent in last week by a lady of quality, who has ever since kept home with her head muffled up in a double clout for a pretended fit of the tooth-ache. She has at different times made an offering of all her jewels: and besides these, her whole wardrobe was very lately lodged here, which threw her into an hystERIC fever, and confined her to her bed-gown for upwards of a month. Those ear-rings and other jewels are the *paraphernalia* of a young bride; who was so constant a votary to this place, that, when nothing else remained for an offering, she even brought in her wedding-ring. You may be surpris'd, perhaps, to behold such a variety of necklaces, girdle-buckles, solitaires, and other female ornaments, as are here collected: but it is observable, that their devotions in the Temple of Usury have been chiefly encouraged and kept alive by their assisting at the midnight orgies of Avarice.

Nor are the gentlemen, continued he, less encouragers of our rites. That gold watch laid snug, for a considerable time, in the fob of a young man of quality; but it was one night jerked out by a single throw of the dice at a gaming-table, and made its way into the pocket of a stranger, who placed it here, to keep company with several others, which have been brought hither on a  
similar



similar occasion. Those brilliant buckles once glittered on the shoes of a very pretty fellow, who set out last winter on his travels into foreign parts, but never got further than *Boulogne*: and that sword with the rich fillagree hilt, and elegantly-fancied sword-knot with gold tassels, once dangled at the side of a spirited Buck, who left it here two years ago, when he went off in a great hurry to take possession of a large estate in his native country, *Ireland*, whence he is not yet returned. You may see many others of these instruments of death, which rust peacefully in their scabbards, as being of no use whatever to their owners: that, which commonly hangs upon the vacant peg there, belongs, you must know, to a noble captain: it is called upon duty once a month, and is at this instant mounting guard at St. *James's*.

Not far from these rich ornaments hung several embroidered coats, laced waistcoats, *Point d'Espagne* hats, &c. This suit, said my venerable instructor, pointing to one richly embroidered, was made up for a noble lord on the last Birth-day, and was conveyed hither the very next morning after it had appeared at court. That jemy waistcoat with the gold-worked button-holes, on the next peg, was the property of a smart templar, who, having spent a night out of his chambers, sent his waistcoat hither in the morning, as a penitential offering, by his landlady. As to that heap of camblet gowns, checked aprons, and coloured handkerchiefs, which you see strung together a little further off, they are oblations made here by a sect of maudlin votaries, who resort to this Temple to pay their devotions to a Goddess, whom they have christened *Madam Gin*, but whom they sometimes honour with the more proper appellation of *Strip me Naked*.

While my conductor was thus relating the history of the various offerings, and the persons who had made them, he was suddenly called aside to a dark closet, several of which were erected near the entrance, and appeared not unlike the confessionals of the *Romish* priests. These little boxes, I found, were appointed to receive the votaries, who came to pay their devotions, and make their offerings: but the necessary rites and ceremonies

were commonly solemnized with as much caution and privacy, as the mysteries of the *Bona Dea* among the Romans. At present, however, there was a greater noise and hubbub than usual. A person of the first rank in the kingdom, who had made some very considerable oblations of gold and silver plate, was now about to celebrate a feast in honour of *Bacchus*, in which these rich utensils would be requisite, on which occasion he prayed to have the use of them. The chief priest, after having received the customary fee, granted a dispensation for this purpose, and loaded the messengers with a number of wrought ewers, vases, and chargers, at the same time commissioning two or three of the inferior officials of the Temple to attend the celebration of the feast, and to take care that the plate was duly returned, and safely lodged again in the Temple.

These matters were scarce adjusted, before an unexpected incident filled the whole Temple with confusion and disturbance. A rude tribe of officers broke in upon us, put a stop to the rites, and seized the chief priest himself, charging him with having profaned the place by a crime almost as infamous as sacrilege. He was accused of having encouraged robbers to strip the citizens of their most valuable effects, and for a small reward to deposit them as offerings. The clamour on this occasion was very great, and at last one of the officers, methought, seized me, as a party concerned; when endeavouring to clear myself, and struggling to get out of his clutches, I awoke.

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